

**ORDER DISCHARGING DEBTOR AFTER COMPLETION  
OF CHAPTER 13 PLAN**

**Applicable Law and Rules**

1. Section 1328(a) of the Bankruptcy Code (11 U.S.C. § 1328(a)) states:

As soon as practicable after completion by the debtor of all payments under the plan, unless the court approves a written waiver of discharge executed by the debtor after the order for relief under [chapter 13], the court shall grant the debtor a discharge of all debts provided for by the plan or disallowed under section 502 of [the Bankruptcy Code], except any debt--

(1) provided for under section 1322(b)(5) of [the Bankruptcy Code];

(2) of the kind specified in paragraph (5), (8), or (9) of section 523(a) or 523(a)(9) of [the Bankruptcy Code]; or

(3) for restitution, or a criminal fine, included in a sentence on the debtor's conviction of a crime.

2. Exceptions to a chapter 13 discharge are described in greater detail on Form B 18W.
3. Section 524 of the Code sets out the effect of a discharge in a chapter 13 case.
4. Fed. R. Bankr. P. 4004(f) provides for the registration of a certified copy of the discharge in another district.

**General Information for the Clerk**

This form is for use in a chapter 13 case in which the debtor has completed payments under the confirmed plan. Form B 18WH may be used if the debtor receives a so-called "hardship" discharge pursuant to section 1328(b) of the Bankruptcy Code before completing the plan payments.

It is contemplated that the discharge will be prepared by the clerk, rather than by a party in interest. The caption of a discharge for joint debtors should include all names used by the each of the joint debtors within the last six years and the Social Security number of each debtor.

While Fed. R. Bankr. P. 2002 permits the court to order a person other than the clerk to give a number of types of notices, Fed. R. Bankr. P. 4004(g) requires the clerk to promptly mail to the debtor, all creditors, and parties in interest a copy of the final order granting discharge. The 1983 Advisory Committee Note to Rule 4004 states that notice of the discharge should be mailed promptly after the order becomes final "so that creditors may be informed of the entry of the order and of its injunctive provisions."

This form was previously designated as Form B 242A. Form B 18W has been revised to conform to the 1997 revision of Official Form 18.